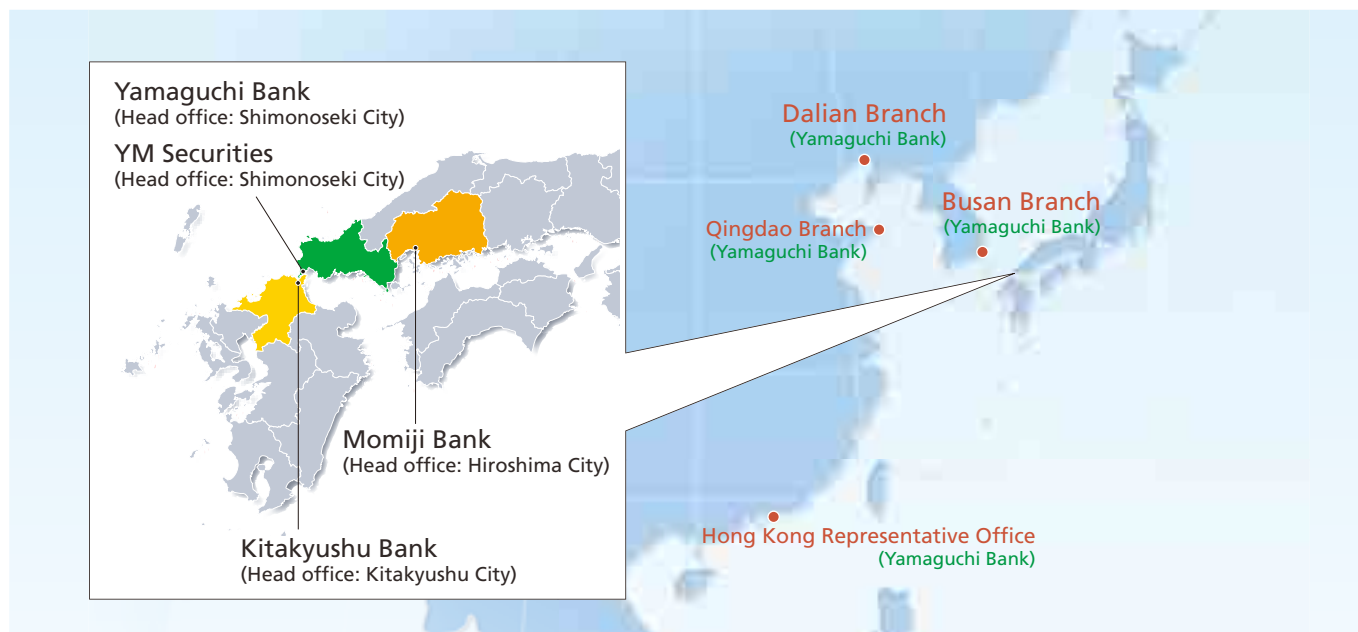


YMFG Networks



● Yamaguchi Bank

Networks in Japan: 131 (109 head office and branch offices, 22 sub-branch offices)
Networks in overseas: 4 (3 branch offices, 1 representative office)



● Momiji Bank

Networks in Japan: 112 (98 head office and branch offices, 14 sub-branch offices)



● Kitakyushu Bank

Networks in Japan: 37 (37 head office and branch offices)



● YM Securities

Networks in Japan: 18 offices



● HOKEN HIROBA

Networks in Japan: 54 offices



● HOKEN HIROBA+

Networks in Japan: 3 offices

Contents

YMFG Profile	1	Overseas Networks	11
Message from the President.....	3	Corporate Governance.....	12
YMFG Medium-Term Management Plan 2019.....	4	Internal Audits and Compliance System	13
Business Model	5	Risk Management System	14
Performance Highlights (YMFG)	7	Business and Other Risks.....	15
Performance Highlights (Three Banks)	9	Financial Section	18
YMFG Forecast for the Fiscal Year Ending March 31, 2020 ...	10		

Disclaimer Regarding Forward-Looking Statements

The forward-looking statements in this Annual Report are based on management's assumptions and beliefs in light of information available as of the date of publication, and involve both known and unknown risks and uncertainties. Actual financial results may differ materially from those presented in this document, being dependent on a number of factors.